

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10611563
	Filing Date		2003-06-30
	First Named Inventor	Michael Berardi	
	Art Unit	2876	
	Examiner Name	Daniel Hess	
	Attorney Docket Number	60655.0100	

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	1	20030055727		2003-03-20	Walker, et al.		
	2	20030130820		2003-07-10	Lane, III		
	3	20030230514		2003-12-18	Baker		
	4	20040030601		2004-02-12	Pond, et al.		
	5	20040039814		2004-02-26	Crabtree, et al.		

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6	20040160310		2004-08-19	Chen, et al.	
7	20050017068		2005-01-27	Zalewski, et al.	
8	20050035192		2005-02-17	Bonalle, et al.	
9	20050125312		2005-06-09	Dearing, et al.	
10	20010003071		2001-06-07	Mansutti, et al.	
11	20010045469		2001-11-29	Hooglander	
12	20020036237		2002-03-28	Atherton, et al.	
13	20020104811		2002-08-08	Young, et al.	
14	20020125184		2002-09-12	Bassinson	
15	20020130186		2002-09-19	Lasch, et al.	
16	20020153410		2002-10-24	Santini	

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	17	20020016687		2002-11-14	Felsenstein, et al.	
	18	20020175805		2002-11-28	Armstrong, et al.	
	19	20030006901		2003-01-09	Kim, et al.	
	20	20030047482		2003-03-13	Jones, et al.	
	21	20030124294		2003-07-03	Hodson, et al.	
	22	20030132132		2003-07-17	Small	
	23	20030153356		2003-08-14	Liu, et al.	
	24	20030178495		2003-09-25	Jones, et al.	
	25	20040089724		2004-05-13	Lasch, et al.	
	26	20040104268		2004-06-03	Bailey, et al.	
	27	20040124104		2004-07-01	DeVolpi	

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28	20040144846		2004-07-29	Lasch, et al.	
29	20050011776		2005-01-20	Nagel	
30	20060033609		2006-02-16	Bridgelall	
31	20060066444		2006-03-30	Steeves	
32	20060071756		2006-04-06	Steeves	
33	20060202835		2006-09-14	Thibault	
34	20070008131		2007-01-11	Doan, et al.	
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	1	WO 95/35546	WO		1995-12-28	Pitroda		<input type="checkbox"/>

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2	WO 97/40459	WO		1997-10-30	Mowery, et al.		<input type="checkbox"/>
3	WO 99/40548	WO		1999-08-12	Mondex International Ltd.		<input type="checkbox"/>
4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
6	1345146	EP		2003-09-17	NCR International Inc.	(Same as JP2003-288646)	<input type="checkbox"/>
7	2003-288646	JP		2003-10-10	NCR International Inc.	(Same as EP1345146)	<input type="checkbox"/>
8	3636921	DE		1981-05-05	Interflex Datensysteme GMBH	(Same as US4853525)	<input type="checkbox"/>
9	2088110	GB		1982-06-03	Canon KK		<input type="checkbox"/>
10	3941070	DE		1991-06-13	Dirk Lenhartz	(Same as WO 91/08910)	<input type="checkbox"/>
11	WO 91/08910	WO		1991-06-27	Dirk Lenhartz	(Same as DE3941070)	<input type="checkbox"/>
12	2281714	GB		1995-03-15	Baratin, Ltd.		<input type="checkbox"/>

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13	0735505	EP		1996-10-02	Tokai Ricks Co. Ltd.		<input type="checkbox"/>
14	0780839	EP		1997-06-25	Canon Kabushiki Kaisha		<input type="checkbox"/>
15	WO 98/22291	WO		1998-05-28	Eastman Chemical Company		<input type="checkbox"/>
16	0854461	EP		1998-07-22	NCR International Inc.		<input type="checkbox"/>
17	2300241	CA		2000-09-08	Lenexa Card, LLC		<input type="checkbox"/>
18	WO 01/18745	WO		2001-03-15	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
19	WO 01/25872	WO		2001-04-12	Perfect Plastic Printing Corp		<input type="checkbox"/>
20	WO 04/52657	WO		2004-06-24	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>

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	1	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>

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2	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
4	American Express, "Private PaymentsSM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.c rdf rum.c	<input type="checkbox"/>
6	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
7	ISO/IEC 10373-1993(e), page 17, section 5.14 "light transmittance"	<input type="checkbox"/>
8	The 1995 ISO/IEC 7810 Standard for identification cards	<input type="checkbox"/>
9	The 1998 ISO/IEC 10373-1 test methods standard for identification cards	<input type="checkbox"/>
10	The 1998 working draft amended ISO/IEC 7810 standard	<input type="checkbox"/>
11	The 1997 working draft amended ISO/IEC 10373-1 test methods standard for identification cards	<input type="checkbox"/>
12	Nilson Report September 1999	<input type="checkbox"/>

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	13	Rankl, W., et al., "Handburch der Chipkarten" Aufbau-Funktionsweise-Einsatz Von Smart Cards, Muenchen; Carl Hanser Verlag, DE, 1999, pp. 44-55 XP00204908 ISBM; 3-446-21115-2	<input type="checkbox"/>
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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☒ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-08-27
Name/Print	Howard I Sobelman	Registration Number	39038

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